Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

### Filing at a Glance

Companies: The Ohio Casualty Insurance Company, West American Insurance Company, American Fire and Casualty

Company, Ohio Security Insurance Company

Product Name: TRIPRA 2007 SERFF Tr Num: LBRM-125497895 State: Arkansas

TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: EFT 50

Sub-TOI: 16.0004 Standard WC Co Tr Num: 2008-00830 State Status: Fees verified and

received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Carol

Stiffler, Brittany Yielding

Disposition Date: 02/26/2008

Authors: Tammy Blake, Jennifer

Swift

Date Submitted: 02/25/2008 Disposition Status: Approved

Effective Date Requested (New): 03/01/2008 Effective Date (New): 03/01/2008

Effective Date Requested (Renewal): 03/01/2008 Effective Date (Renewal):

State Filing Description:

#### **General Information**

Project Name: TRIPRA 2007 Status of Filing in Domicile: Not Filed

Project Number: 2008-00830 Domicile Status Comments: except in Indiana

our state of domicile for West American

Insurance Company.

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 02/26/2008

State Status Changed: 02/26/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: THE OHIO CASUALTY INSURANCE COMPANY - NAIC #111-24074

OHIO SECURITY INSURANCE COMPANY - NAIC # 111-24082

WEST AMERICAN INSURANCE COMPANY - NAIC # 111-44393

AMERICAN FIRE AND CASUALTY COMPANY - NAIC # 111-24066

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

WORKERS COMPENSATION

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT (TRIPRA)

OF 2007 - EXPEDITED FILING

FILING OF DISCLOSURE NOTICE TO POLICYHOLDERS

COMPANY FILING NUMBER: 2008-00830

This filing is being submitted in accordance with the expedited filing requirements of the Federal "Terrorism Risk Insurance Program Reauthorization Act of 2007."

For your information we are enclosing a copy of our Terrorism Insurance Premium Notice to Policyholders NP 72 77 01 08 which will be sent with all new and renewal policies. This Notice is in final print.

We are submitting this filing to be applicable to all policies effective on or after March 1, 2008.

## **Company and Contact**

### **Filing Contact Information**

Jennifer Swift, Product Staff Underwriter jennfer.swift@libertymutual.com

9450 Seward Road (513) 603-2766 [Phone]

Fairfield, OH 45014

**Filing Company Information** 

The Ohio Casualty Insurance Company CoCode: 24074 State of Domicile: Ohio

9450 Seward Road Group Code: 111 Company Type: Property &

Casualty

Fairfield, OH 45014-5456 Group Name: State ID Number:

(800) 826-6189 ext. [Phone] FEIN Number: 31-0396250

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West American Insurance Company CoCode: 44393 State of Domicile: Indiana

9450 Seward Road Group Code: 111 Company Type: Property &

Casualty

Fairfield, OH 45014-5456 Group Name: State ID Number:

(800) 826-6189 ext. [Phone] FEIN Number: 31-0624491

SERFF Tracking Number: LBRM-125497895 State: Arkansas

First Filing Company: The Ohio Casualty Insurance Company, ... State Tracking Number: EFT 50

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

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American Fire and Casualty Company CoCode: 24066 State of Domicile: Ohio

9450 Seward Road Group Code: 111 Company Type: Property &

Casualty

Fairfield, OH 45014-5456 Group Name: State ID Number:

(800) 826-6189 ext. [Phone] FEIN Number: 59-0141790

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Ohio Security Insurance Company CoCode: 24082 State of Domicile: Ohio

9450 Seward Road Group Code: 111 Company Type: Property &

Casualty

Fairfield, OH 45014-5456 Group Name: State ID Number:

(800) 826-6189 ext. [Phone] FEIN Number: 31-0541777

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Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

## **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50 per filing

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
West American Insurance Company	\$0.00	02/25/2008	
American Fire and Casualty Company	\$0.00	02/25/2008	
Ohio Security Insurance Company	\$0.00	02/25/2008	
The Ohio Casualty Insurance Company	\$50.00	02/25/2008	18137739

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

## **Correspondence Summary**

### **Dispositions**

Status	Created By	Created On	Date Submitted		
Approved	Carol Stiffler	02/26/2008	02/26/2008		

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

## **Disposition**

Disposition Date: 02/26/2008

Effective Date (New): 03/01/2008

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

**Overall Rate Information for Multiple Company Filings** 

Overall Percentage Rate Indicated For This Filing 0.000%

Overall Percentage Rate Impact For This Filing 0.000%

Effect of Rate Filing-Written Premium Change For This Program \$0

Effect of Rate Filing - Number of Policyholders Affected 0

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

Item Type Item Name Item Status Public Access

Supporting Document Uniform Transmittal Document-Property & Yes

Casualty

Form Terrorism Insurance Premium Notice Yes

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

## **Form Schedule**

Review	Form Name	Form #	<b>Edition</b>	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
	Terrorism	NP 72 77	01 08	Disclosure/ New		0.00	NP 72 77 01
	Insurance			Notice			08.pdf
	Premium Notice						

#### TERRORISM INSURANCE PREMIUM NOTICE

This notice contains important information about the Terrorism Risk Insurance Act and its effect on your policy. Please read it carefully.

#### THE TERRORISM RISK INSURANCE ACT

The Terrorism Risk Insurance Act, including all amendments ("TRIA" or the "Act"), establishes a program to spread the risk of catastrophic losses from certain acts of terrorism between insurers and the federal government. If an individual insurer's losses from a "certified act of terrorism" exceed a specified deductible amount, the government will reimburse the insurer for 85% of losses paid in excess of the deductible, but only if aggregate industry losses from such an act exceed \$100 million. An insurer that has met its insurer deductible is not liable for any portion of losses in excess of \$100 billion per year. Similarly, the federal government is not liable for any losses covered by the Act that exceed this amount. If aggregate insured losses exceed \$100 billion, losses up to that amount may be pro-rated, as determined by the Secretary of the Treasury.

# MANDATORY OFFER OF COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" AND DISCLOSURE OF PREMIUM

TRIA requires insurers to make coverage available for any loss that occurs within the United States (or outside of the U.S. in the case of U.S. missions and certain air carriers and vessels), results from a "certified act of terrorism" <u>AND</u> that is otherwise covered under your policy.

A "certified act of terrorism" means:

Any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States

- (i) to be an act of terrorism;
- (ii) to be a violent act or an act that is dangerous to -
  - (I) human life;
  - (II) property; or
  - (III) infrastructure;
- (iii) to have resulted in damage within the United States, or outside of the United States in the case of
  - (I) an air carrier (as defined in section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); or
  - (II) the premises of a United States mission; and
- (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

NP 72 77 01 08 Page 1 of 2

#### PREMIUM DISCLOSURE STATEMENT

Your policy does not contain an exclusion for losses resulting from "certified acts of terrorism." Coverage for such losses is still subject to, and may be limited by, all other terms, conditions and exclusions in your policy.

THE PREMIUM CHARGE FOR THIS COVERAGE FOR THE POLICY PERIOD APPEARS ON THE ATTACHED QUOTE AND WILL BE EXHIBITED ON THE POLICY DECLARATION AT TIME OF POLICY ISSUANCE AS "CERTIFIED ACTS OF TERRORISM COVERAGE".

IF THIS NOTICE IS ATTACHED TO A WORKERS COMPENSATION QUOTE OR POLICY, THE PREMIUM CHARGE APPEARS NEXT TO THE SEPARATE LINE ITEM CHARGE(S) FOR "TERRORISM", "FOREIGN TERRORISM", "TRIA COVERAGE" OR "CERTIFIED ACTS OF TERRORISM" AND, WHERE APPLICABLE, A SEPARATE LINE ITEM CHARGE CONTAINING THE WORDS "CATASTROPHE" OR "DOMESTIC TERRORISM."

#### YOU NEED NOT DO ANYTHING FURTHER AT THIS TIME.

The summary of the Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. Please read your policy.

If you have any questions regarding this notice please contact your agent.

NP 72 77 01 08 Page 2 of 2

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

## **Rate Information**

Rate data does NOT apply to filing.

Company Tracking Number: 2008-00830

TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC

Product Name: TRIPRA 2007

Project Name/Number: TRIPRA 2007/2008-00830

## **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Uniform Transmittal Document- 02/20/2008

Property & Casualty

Comments:

Please find attached Expedited Terrorism Transmittals.

Attachments:

Terrorism.pdf

Terrorism1.pdf

# EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

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# EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

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